

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : Census Tract 5, Garrett County, Maryland**

Subject	Census Tract 5, Garrett County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	3,291	+/- 344	100.0%	+/- (X)
<b>In labor force</b>	1,887	+/- 280	57.3%	+/- 4.9
Civilian labor force	1,887	+/- 280	57.3%	+/- 4.9
Employed	1,804	+/- 269	54.8%	+/- 4.8
Unemployed	83	+/- 51	2.5%	+/- 1.5
Armed Forces	0	+/- 12	0%	+/- 1.1
<b>Not in labor force</b>	1,404	+/- 192	42.7%	+/- 4.9
Civilian labor force	1,887	+/- 280	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.4%	+/- 2.6
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	1,680	+/- 184	(X)	+/- (X)
<b>In labor force</b>	877	+/- 151	52.2%	+/- 5.9
Civilian labor force	877	+/- 151	52.2%	+/- 5.9
Employed	864	+/- 152	51.4%	+/- 6
<b>Own children under 6 years</b>	196	+/- 92	(X)	+/- (X)
All parents in family in labor force	60	+/- 39	30.6%	+/- 21.4
<b>Own children 6 to 17 years</b>	289	+/- 88	(X)	+/- (X)
All parents in family in labor force	204	+/- 83	70.6%	+/- 17
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	1,763	+/- 265	100.0%	+/- (X)
Car, truck, or van -- drove alone	1,135	+/- 227	64.4%	+/- 8.4
Car, truck, or van -- carpooled	344	+/- 153	19.5%	+/- 8.6
Public transportation (excluding taxicab)	8	+/- 13	0.5%	+/- 0.7
Walked	62	+/- 46	3.5%	+/- 2.6
Other means	0	+/- 12	0%	+/- 2
Worked at home	214	+/- 115	12.1%	+/- 5.9
<b>Mean travel time to work (minutes)</b>	20.7	+/- 2.6	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	1,804	+/- 269	100.0%	+/- (X)
Management, business, science, and arts occupations	689	+/- 192	38.2%	+/- 8.4
Service occupations	319	+/- 120	17.7%	+/- 6.4
Sales and office occupations	445	+/- 135	24.7%	+/- 5.9
Natural resources, construction, and maintenance occupations	222	+/- 104	12.3%	+/- 6.2
Production, transportation, and material moving occupations	129	+/- 83	7.2%	+/- 4.2
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	1,804	+/- 269	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	52	+/- 43	2.9%	+/- 2.3
Construction	146	+/- 96	8.1%	+/- 5.6
Manufacturing	142	+/- 85	7.9%	+/- 4.4
Wholesale trade	65	+/- 52	3.6%	+/- 2.8
Retail trade	201	+/- 88	11.1%	+/- 4.6
Transportation and warehousing, and utilities	48	+/- 45	2.7%	+/- 2.4
Information	23	+/- 29	1.3%	+/- 1.6
Finance and insurance, and real estate and rental and leasing	117	+/- 75	6.5%	+/- 3.9
Professional, scientific, and management, and administrative and waste	173	+/- 95	9.6%	+/- 4.7
Educational services, and health care and social assistance	333	+/- 110	18.5%	+/- 5.3
Arts, entertainment, and recreation, and accommodation and food services	306	+/- 125	17%	+/- 7
Other services, except public administration	61	+/- 53	3.4%	+/- 2.8
Public administration	137	+/- 60	7.6%	+/- 3.4

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	1,804	+/- 269	100.0%	+/- (X)
Private wage and salary workers	1,343	+/- 248	74.4%	+/- 7.6
Government workers	256	+/- 92	14.2%	+/- 5.3
Self-employed in own not incorporated business workers	197	+/- 102	10.9%	+/- 5
Unpaid family workers	8	+/- 14	0.4%	+/- 0.8
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	1,710	+/- 200	100.0%	+/- (X)
Less than \$10,000	49	+/- 35	2.9%	+/- 2
\$10,000 to \$14,999	114	+/- 71	6.7%	+/- 4.2
\$15,000 to \$24,999	250	+/- 126	14.6%	+/- 6.7
\$25,000 to \$34,999	212	+/- 66	12.4%	+/- 4.2
\$35,000 to \$49,999	205	+/- 86	12%	+/- 5.1
\$50,000 to \$74,999	127	+/- 54	7.4%	+/- 3.1
\$75,000 to \$99,999	214	+/- 90	12.5%	+/- 4.9
\$100,000 to \$149,999	289	+/- 92	16.9%	+/- 5
\$150,000 to \$199,999	94	+/- 65	5.5%	+/- 3.7
\$200,000 or more	156	+/- 73	9.1%	+/- 4.1
<b>Median household income (dollars)</b>	\$52,315	+/- 23108	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$90,853	+/- 15299	(X)%	+/- (X)
With earnings	1,127	+/- 189	65.9%	+/- 6.7
Mean earnings (dollars)	\$76,231	+/- 12870	(X)%	+/- (X)
With Social Security	714	+/- 110	41.8%	+/- 6.8
Mean Social Security income (dollars)	\$19,022	+/- 1587	(X)%	+/- (X)
With retirement income	483	+/- 112	28.2%	+/- 5.9
Mean retirement income (dollars)	\$42,801	+/- 13030	(X)%	+/- (X)
With Supplemental Security Income	58	+/- 75	3.4%	+/- 4.4
Mean Supplemental Security Income (dollars)	\$24,853	+/- 1269	(X)%	+/- (X)
With cash public assistance income	42	+/- 36	2.5%	+/- 2.1
Mean cash public assistance income (dollars)	\$4,029	+/- 2231	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	163	+/- 78	9.5%	+/- 4.5
<b>Families</b>	1,091	+/- 166	100.0%	+/- (X)
Less than \$10,000	12	+/- 18	1.1%	+/- 1.6
\$10,000 to \$14,999	0	+/- 12	0%	+/- 3.2
\$15,000 to \$24,999	70	+/- 56	6.4%	+/- 4.9
\$25,000 to \$34,999	152	+/- 68	13.9%	+/- 6.2
\$35,000 to \$49,999	138	+/- 63	12.6%	+/- 5.8
\$50,000 to \$74,999	81	+/- 48	7.4%	+/- 4.5
\$75,000 to \$99,999	162	+/- 74	14.8%	+/- 6.1
\$100,000 to \$149,999	255	+/- 90	23.4%	+/- 7.4
\$150,000 to \$199,999	81	+/- 60	7.4%	+/- 5.3
\$200,000 or more	140	+/- 71	12.8%	+/- 6.1
Median family income (dollars)	\$81,771	+/- 17145	(X)%	+/- (X)
Mean family income (dollars)	\$109,868	+/- 16267	(X)%	+/- (X)
Per capita income (dollars)	\$41,499	+/- 7209	(X)%	+/- (X)
<b>Nonfamily households</b>	619	+/- 154	(X)	+/- (X)
Median nonfamily income (dollars)	\$24,336	+/- 7195	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$56,627	+/- 30232	(X)%	+/- (X)
Median earnings for workers (dollars)	\$24,579	+/- 4416	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$47,045	+/- 29616	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$33,802	+/- 11326	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	3,810	+/- 391	3810%	+/- (X)
<b>With health insurance coverage</b>	3,292	+/- 415	86.4%	+/- 5
With private health insurance	2,467	+/- 387	64.8%	+/- 7.2
With public coverage	1,536	+/- 279	40.3%	+/- 6.1
<b>No health insurance coverage</b>	518	+/- 187	13.6%	+/- 5
Civilian noninstitutionalized population under 18 years	579	+/- 147	579%	+/- (X)
No health insurance coverage	16	+/- 14	2.8%	+/- 2.5
Civilian noninstitutionalized population 18 to 64 years	2,396	+/- 300	2396%	+/- (X)
<b>In labor force:</b>	1,750	+/- 271	1750%	+/- (X)
<b>Employed:</b>	1,667	+/- 260	1667%	+/- (X)
<b>With health insurance coverage</b>	1,293	+/- 267	77.6%	+/- 9.2
With private health insurance	1,121	+/- 264	67.2%	+/- 9.4
With public coverage	189	+/- 84	11.3%	+/- 5.2
<b>No health insurance coverage</b>	374	+/- 153	22.4%	+/- 9.2
<b>Unemployed:</b>	83	+/- 51	83%	+/- (X)
<b>With health insurance coverage</b>	52	+/- 40	62.7%	+/- 27.5
With private health insurance	20	+/- 22	24.1%	+/- 23.7
With public coverage	32	+/- 34	38.6%	+/- 31.6
<b>No health insurance coverage</b>	31	+/- 29	37.3%	+/- 27.5
<b>Not in labor force:</b>	646	+/- 139	646%	+/- (X)
<b>With health insurance coverage</b>	549	+/- 138	85%	+/- 9.1
With private health insurance	419	+/- 131	64.9%	+/- 14.4
With public coverage	216	+/- 94	33.4%	+/- 12.9
<b>No health insurance coverage</b>	97	+/- 59	15%	+/- 9.1
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	6%	+/- 4.6
<b>With related children under 18 years</b>	(X)	+/- (X)	20.9%	+/- 17.5
With related children under 5 years only	(X)	+/- (X)	19.6%	+/- 34.7
<b>Married couple families</b>	(X)	+/- (X)	5.3%	+/- 4.6
<b>With related children under 18 years</b>	(X)	+/- (X)	19.1%	+/- 18.4
With related children under 5 years only	(X)	+/- (X)	19.6%	+/- 34.7
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	20%	+/- 27.1
<b>With related children under 18 years</b>	(X)	+/- (X)	53.6%	+/- 53.6
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	11%	+/- 6.6
<b>Under 18 years</b>	(X)	+/- (X)	29.6%	+/- 22.3
Related children under 18 years	(X)	+/- (X)	28.2%	+/- 22.5
Related children under 5 years	(X)	+/- (X)	39.4%	+/- 34.2
Related children 5 to 17 years	(X)	+/- (X)	22.3%	+/- 18.6
<b>18 years and over</b>	(X)	+/- (X)	7.9%	+/- 4
18 to 64 years	(X)	+/- (X)	9.5%	+/- 5
65 years and over	(X)	+/- (X)	3.5%	+/- 3.1
<b>People in families</b>	(X)	+/- (X)	9.4%	+/- 7.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	17.4%	+/- 9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.